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*Medical examination campaigns.* No. II. Framingham monograph no. 4. (Framingham, Mass.; Community Health Station. Nov., 1918. Pp. 48. 5c.)

*New towns after the war. An argument for garden cities.* (London: Dent. 1918. Pp. 84. 1s.)

*Aims of reconstruction.* Reconstruction problems, 1. (London: Ministry of Reconstruction. 1918. 2d.)

*Reconstruction after the war. Journal of the National Institute of Social Sciences*, vol. IV. (Boston: Boston Bk. Co. Apr., 1918. Pp. 242.)

Includes brief papers on: Financial reconstruction after the war, by George E. Roberts; Labor laws in the crucible, by John B. Andrews; Problems of immigration and the foreign born after the war, by Henry Pratt Fairchild; and The free traders of America, by George Haven Putnam.

*Sanitation of rural workmen's areas.* Public health report for September 6, 1918. (Washington: U. S. Public Health Service. 1918.)

Among the topics discussed are the collection of garbage and excreta, water supply, draining, and types of housing for industrial villages.

*Standard catalog, sociology section; one thousand titles of the most representative and useful books on social, economic and educational questions.* (New York: H. W. Wilson Co. 1918. Pp. 99. \$1.)

### Insurance and Pensions

*Workmen's Compensation and Insurance.* By DURAND HALSEY VAN DOREN. (New York: Printed for the Department of Political Science of Williams College by Moffat, Yard and Company. 1918. Pp. x, 332. \$2.00.)

This new sketch of workmen's compensation was prepared in successful competition for the David A. Wells prize, which is offered annually to Williams College men within one year before graduation or three years after. It gives the legal and historical basis of compensation, summarizes American legislation, presents systematically the author's ideas as to a model statute, traces at length the experience of New Jersey, states the attitude of American labor, describes the federal soldiers' and sailors' insurance act of 1917, and concludes with a short chronological bibliography.

As the fruit of a narrowly limited competition among young writers, the book has merit, in fact, high merit. It shows a great deal of painstaking study. In narrowly literal and statistical ways it is remarkably accurate. Its author has a good general appre-

ciation of his subject; and it is well written. Through it any reader can come to a fairly clear understanding of workmen's compensation.

Yet closely limited prize competitions are not likely to produce masterpieces. And one must doubt the wisdom of putting such a work as the present before a general public which already had two excellent little manuals of substantially similar scope, Blanchard's *Liability and Compensation Insurance* and Rhodes' *Workmen's Compensation*. For, although Mr. Van Doren's volume makes a much more imposing appearance, with thick paper, broad margins, large type, heavy leading, and gilt top, there is in it less matter, at least less relevant matter than in either of the two other manuals with which naturally it will be compared. Indeed, were eliminations made of some duplications and a few discussions which, if not exactly extraneous, could well be spared from so brief a work, the strictly relevant matter might be found not much more than half that in either of the two other books.

The present work also lacks something in the way of symmetry or proportion, as well as in logical arrangement and development. Why a full chapter, and a very fragmentary one, on the attitude of labor and not a word as to the attitude of employers? Why much the longest chapter of all on the trite topic of New Jersey's shortcomings? Why include a full account of the soldiers' and sailors' insurance act, its family allotments and its life insurance as well as its compensation features? At least, why all of these while essential matters of compensation proper are clipped at a hundred points?

It would be ungracious to cumulate adverse criticisms. They would be of a character now easily to be anticipated. Perhaps the author's self-imposed brevity may explain the greater number of his failings, as in defining workmen's compensation by reference only to the employee's legal rights (p. 3) and in stating the employer's common law obligations to make his employment safe (pp. 8-9). But mere lack of space cannot account for the very imperfect statement of reasons for the common American denial of compensation to domestic and farm workers (pp. 185-6) and to those affected by industrial diseases (pp. 191-2). It is a trivial error to credit New Jersey with the earliest of the permanent American compensation laws (p. 178): it is more serious error to take the first Kentucky statute (p. 69) and the present federal one (p. 107) as providing compulsory compensation.

Only from imperfect knowledge could a writer tracing the all too slow advance toward adequate medical care for injured employees (p. 119) fail to mention Connecticut, the first of three states to provide unlimited care. Organized labor has been much less favorable to compensation than Mr. Van Doren supposes (ch. VII), since no longer ago than 1909 Mr. Gompers himself declared his preference for an improved liability law. Nor is it fair to say that private insurance carriers are "discredited as a force for reducing accidents" (p. 172).

While the English style, on the whole, is superior to that with which American economists often afflict their readers, there are a few glaring lapses, as at the bottom of page 17 and in the reference to "fore-thoughted ideas" (p. 282). It is something worse than bad English to name a writer (p. 243) and then charge him with "a temporary hiatus of common sense." And, perhaps, it would be better not to accuse American legislators of "craven fear" and "disgraceful subterfuges" (p. 298).

Two conspicuous errors may be charged to the printer or the proof-reader. "Not *less* than five years after" (p. 291) should be "Not *later* than five years after." "Uniform *accuracy*" (p. 297) should be "uniform *adequacy*."

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#### NEW BOOKS

DOMINGE, C. C. and LINCOLN, W. O. *Fire insurance inspection and underwriting; an encyclopedic handbook*. (New York: Spectator Co. 1919. Pp. 511. \$5.)

FITCH, J. A. *For value received. A discussion of industrial pensions*. (New York: Survey Associates. 1918. 5c.)

FLITCRAFT, A. J. *Life insurance manual; application agreements and complete policy forms of seventy-one life insurance companies*. Thirty-first annual edition. (Oak Park, Ill.: A. J. Flitcraft. 1918. Pp. 1318.)

FORBES-LINDSAY, C. H. A. *Business insurance, a concise description of the adaptation of life insurance to corporations, business firms, and individuals*. (New York: Spectator Co. 1918. Pp. ix, 114.)

FRANKEL, L. K. and DUBLIN, L. I. *Visiting nurse and life insurance. A statistical summary of results of eight years*. Reprinted from *American Statistical Association Quarterly Publications*, June, 1918. (New York: Metropolitan Life Ins. Co. 1918. Pp. 55.)

FURST, C. and KANDEL, I. L. *Pensions for public school teachers*.

Bulletin no. 12. (New York: Carnegie Foundation for the Advancement of Teaching. 1918. Pp. xi, 85.)

There are sixty-seven teachers' pension funds in the United States, only a few of them solvent and most of them certain to bring some sort of disappointment to the men and women who have paid their scanty savings into them. In the hope of aiding the readjustment of the faulty funds and of preventing the repetition of the mistakes of the past, the Carnegie Foundation has published this compendium of information on the subject.

The introduction to the study consists of a brief report of the committee on salaries, pensions, and tenure of the National Education Association, giving a general statement of the problem. The first part of the volume is entitled *The Social Philosophy of Pensions* and in spite of its title is a readable, sane presentation of the essential points to be considered in establishing a pension system. The non-contributory plan is condemned as heartily as the contributory plan is approved, while compulsory membership is pointed out as desirable and necessary. The existing superannuation, the writers claim, is a burden to be assumed by the employer whenever a new system is inaugurated, though the possibility of making membership for the older employees optional is suggested as an alternative. An interesting feature of the volume is the positive stand taken by the writers on the matter of age of retirement; length of service alone usually means retirement at an early age, as at fifty or even forty-five, and such retirement "is economically and socially unjustifiable." Even sixty is a generous age for voluntary retirement and at a later point, sixty to sixty-five is mentioned as appropriate, with seventy as the compulsory age. The benefits of a pension system should include a pension on retirement, provision in case of disability and arrangement for return of contributions in case of separation from the service or death. Throughout the whole chapter, special emphasis is placed on the absolute necessity of accumulating in advance the capital fund necessary to provide the benefits by current contributions from both the teacher and the employer. All systems should be subjected to periodical actuarial investigations.

This section of the book is followed by an extensive review of the more important systems now in operation, with a tabular statement of their provisions. One valuable feature is the outline of a system prepared for the public schools of Vermont, giving the statistical and actuarial tables used in drafting the plan.

The value of the book is its clear statement of the essential points involved in the problem and its emphasis on the fact that pensions cost money which can only be secured by long periods of payment.

HENRY J. HARRIS.

HAYDEN, H. R. *Annual cyclopedia of insurance in the United States, 1918.* (Hartford, Conn.: C. B. Caverly. 1918. Pp. 601.)

HERSEY, H. *Helpful hints on war risk insurance, compensation, al-*

- lotments and allowances.* (Fort Hancock, N. J.: Post Exchange. 1918.)
- HOGGE, J. M. and GARSIDE, T. H. *War pensions and allowances.* (London: Hodder & Stoughton. 1918. Pp. 463.)
- JONES, F. R. *Enactments of 1918, affecting the Massachusetts workmen's compensation law, August, 1918.* (New York: Workmen's Compensation Publicity Bureau, 80 Maiden Lane. 1918. Pp. 7.)
- JONES, F. R. *Workmen's compensation law of Porto Rico, effective July 1, 1918.* (New York: Workmen's Compensation Publicity Bureau. 1918. Pp. 22.)
- LARTER, A. E. and LEMMON, W. S. *The L. & L. rating system, designed to effect standardization of fire insurance rating based upon an analysis of conditions contributing to the fire loss.* Revised May, 1918. (New York: The author. 1918.)
- NICHOLS, W. J. *The co-insurance clause. An address delivered before the one hundred and twenty-ninth meeting of the Insurance Society of New York on March 7, 1916.* (New York: Ins. Soc. of N. Y. 1918. Pp. 26.)
- RICHARDS, B. *The cotton bale as a source of loss by fire.* (New York: Am. Exchange Nat. Bank. 1918. Pp. 11.)
- Enactments of 1918, affecting the Massachusetts workmen's compensation law, August, 1918.* (New York: Workmen's Compensation Publicity Bureau. 1918. Pp. 7.)
- Fire insurance in New England for ten years, December 31, 1908-December 31, 1917, inclusive.* Nineteenth edition. (Boston: The Company, 141 Milk St. Pp. 241. \$7.50.)
- New York state workmen's compensation law. With amendments, additions and annotations to July 1, 1918.* (Albany, N. Y.: Statistics and Information. 1918.)
- Present issues before the contributors to the Philadelphia teachers' retirement fund.* (Philadelphia: Teachers' Retirement Fund. 1918. Pp. 28.)
- An explanation of the alternatives before the teachers if they decide to remedy the situation before it becomes worse. Apparently the safest course to adopt is to amalgamate with the state fund, which would then assume part of the accrued liabilities. H. J. H.
- A report on the condition of the teachers' retirement fund, including service and mortality tables based on the actual experience of teachers in Philadelphia.* (Philadelphia: Teachers' Retirement Fund. 1918. Pp. 51.)
- An actuarial valuation of the fund by Mr. George B. Buck, who finds a deficit of about nine million dollars and analyzes the causes of the threatened bankruptcy. A series of tables which present the actual experience of the fund as regards death, withdrawal, etc., is an important contribution to our stock of information on the subject.

H. J. H.

*Soldiers pensions regulations. Proceedings of the special committee, etc., comprising the evidence taken and papers submitted and received April 10 to May 20, 1918.* (Ottawa: Printed by order of Parliament. 1918. Pp. xv, 349.)

*Vest pocket life agents brief.* Tenth edition. (Chicago: Spectator Co. 1918. Pp. 364. \$1.)

## Pauperism, Charities, and Relief Measures

### NEW BOOKS

FELT, D. E. *Organized charities and social welfare work. From the viewpoint of an employer.* (Chicago: Felt & Tarrant Mfg. Co. 1918.)

SLINGERLAND, W. H. *Child welfare work in Oregon.* (Eugene: Univ. of Oregon. 1918. Pp. 131.)

WARNER, A. C. *American charities.* Revised by M. R. COOLIDGE. (New York: Crowell. 1919. Pp. xix, 490. \$2.50.)

*Annual report of the Charity Commission for England and Wales for 1917.* Cd. 9008. (London: Wyman. 1918. 2d.)

## Socialism and Co-operative Enterprises

### NEW BOOKS

BECKITT, M. B. and BECHHOFFER, C. E. *The meaning of national guilds.* (London: Palmer & Hayward. 1918. Pp. 468. 7s. 6d.)  
To be reviewed.

BEVAN, E. *German social democracy during the war.* (London: Allen & Unwin. 1918. 5s.)

BUBNOV, J. V. *The coöperative movement in Russia: its history, significance, and character.* (Manchester, Eng.: Coöperative Prtg. Soc. 1918.)

CLAESSENS, A. and FEIGENBAUM, W. M. *The socialists in the New York assembly.* (New York: Rand School of Social Science. 1918.)

GEBHARD, H. *Coöperation in Finland.* (London: Williams & Norgate. 1918. 5s.)

HUGHES, T. I. *State socialism after the war.* (New York: Brentano. 1918. \$1.50.)

LATORRE, G. *Le socialisme en Espagne depuis 1886.* (Madrid: Imp. de los Sucesores de Hermandó. 1918.)

LAIDLER, H. W. *Public ownership throughout the world. A survey of the extent of government control and operation.* (New York: Rand School of Social Science. 1918. Pp. 48.)

LIEBKNECHT, K. *The future belongs to the people.* Edited and translated by S. ZIMAND, with an introduction by WALTER WEYL. (New York: Macmillan. 1918. Pp. 144. \$1.25.)